

**Information to identify the case:**

Debtor 1	<b>Wayne Roy Hall II</b>	Social Security number or ITIN	<b>xxx-xx-2545</b>
	First Name Middle Name Last Name	EIN	<b>03-0410396</b>
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	____-____-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		Date case filed for chapter	<b>7 7/29/18</b>
Case number: <b>18-70539-JAD</b>			

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Wayne Roy Hall II	
2. All other names used in the last 8 years		
3. Address	323 Saint Pauls Church Road Hopewell, PA 16650-8005	
4. Debtor's attorney Name and address	Shawn B. Cohen Cohen Law Offices PO Box 663 Duncansville, PA 16635	Contact phone 814-693-0500 Email: <a href="mailto:shawn@attyslawfirm.com">shawn@attyslawfirm.com</a>
5. Bankruptcy trustee Name and address	Lisa M. Swope Neugebauer & Swope, P.C. 219 South Center Street P. O. Box 270 Ebensburg, PA 15931	Contact phone 814-472-7151 Email: <a href="mailto:lms@nsslawfirm.com">lms@nsslawfirm.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 9/6/18
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>October 10, 2018 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Jury Assembly Room, Basement,          Blair County Courthouse, 423          Allegheny Street, Hollidaysburg,          PA 16648</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 12/10/18</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Wayne Roy Hall II**  
03-0410396  
Debtor(s)

Bankruptcy Case No.: 18-70539-JAD  
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75<sup>th</sup> day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: September 6, 2018

Jeffery A. Deller  
United States Bankruptcy Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Wayne Roy Hall, II  
 Debtor

Case No. 18-70539-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: aala  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Sep 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2018.

db Wayne Roy Hall, II, 323 Saint Pauls Church Road, Hopewell, PA 16650-8005  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,  
 Ebensburg, PA 15931-0270  
 cr +CSU - OUCTS, PA Labor & Industry, PA Department of Labor and Industry,  
 Office of Unemployment Compensation, 651 Boas Street, Room 702, Harrisburg, PA 17121-0751  
 14888873 +AC&T COMPANY INC, 11535 HOPEWELL ROAD, HAGERSTOWN, MD 21740-2109  
 14888875 ARTHUR W ZAMOSKY, ESQUIRE, BERNSTEIN-BURKLEY PC, SUITE 2200 GULF TOWER,  
 PITTSBURGH, PA 15219  
 14888876 +BALBOA CAPITAL CORPORATION, c/o BEVERLY MANNE, ESQUIRE, TUCKER ARENSBERG PC,  
 1500 ONE PPG PLACE, PITTSBURGH, PA 15222-5413  
 14888880 +CITIBANK/SEARS, CENTRALIZED BANKRUPTCY, PO BOX 790034, ST LOUIS, MO 63179-0034  
 14888883 +FIRST NATIONAL BANK, ATTN: TINA, 1620 DODGE ST MAILSTOP 4440, OMAHA, NE 68197-0002  
 14888882 +FIRST NATIONAL BANK, ATTN: BANKRUPTCY, 4140 E. STATE STREET, HERMITAGE, PA 16148-3401  
 14888886 +JOHN AND BARBARA STEPPE, C/O RAY A GHANER, ESQUIRE, PO BOX 383, 200 PENN STREET,  
 HUNTINGDON, PA 16652-1444  
 14888889 +LAKE EQUIPMENT LEASING INC, 64 MAIN ST, SECOND FLOOR, MILLBURN, NJ 07041-1306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: shawn@attyshawncohen.com Sep 07 2018 02:13:42 Shawn B. Cohen,  
 Cohen Law Offices, PO Box 663, Duncansville, PA 16635  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 07 2018 02:14:14 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Sep 07 2018 02:14:20  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 14888874 +EDI: GMACFS.COM Sep 07 2018 06:03:00 ALLY FINANCIAL, ATTN: BANKRUPTCY DEPT,  
 PO BOX 380901, BLOOMINGTON, MN 55438-0901  
 14888877 EDI: BANKAMER.COM Sep 07 2018 06:03:00 BANK OF AMERICA, ATTN: BANKRUPTCY, PO BOX 982238,  
 EL PASO, TX 79998  
 14888878 +EDI: CHASE.COM Sep 07 2018 06:03:00 CHASE CARD SERVICES, CORRESPONDENCE DEPT,  
 PO BOX 15298, WILMINGTON, DE 19850-5298  
 14888879 +EDI: CITICORP.COM Sep 07 2018 06:03:00 CITIBANK/SEARS, ATTN: BANKRUPTCY, PO BOX 6275,  
 SIOUX FALLS, SD 57117-6275  
 14888881 E-mail/Text: bankruptcynotice@fcbanking.com Sep 07 2018 02:13:52 FIRST COMMONWEALTH BANK,  
 ATTN: BANKRUPTCY, PO BOX 400, INDIANA, PA 15701  
 14888884 EDI: FORD.COM Sep 07 2018 06:03:00 FORD CREDIT, NATIONAL BANKRUPTCY SERVICE CENTER,  
 PO BOX 62180, COLORADO, CO 80962  
 14888885 +E-mail/Text: bankruptcy.notices@hdfsi.com Sep 07 2018 02:14:37 HARLEY DAVIDSON FINANCIAL,  
 ATTN: BANKRUPTCY, PO BOX 22048, CARSON CITY, NV 89721-2048  
 14888887 +E-mail/Text: jdfllitigationanalyticsteam@johndeere.com Sep 07 2018 02:14:34  
 JOHN DEERE CONSTRUCTION & FORESTRY CO, 6400 NW 86TH ST, JOHNSTON, IA 50131-2945  
 14888888 +EDI: CBSKOHL.COM Sep 07 2018 06:03:00 KOHL'S/CAPITAL ONE, KOHL'S CREDIT, PO BOX 3120,  
 MILWAUKEE, WI 53201-3120  
 14888890 E-mail/Text: camanagement@mtb.com Sep 07 2018 02:13:58 M & T BANK, ATTN: BANKRUPTCY,  
 PO BOX 844, BUFFALO, NY 14240  
 14888891 +EDI: MID8.COM Sep 07 2018 06:03:00 MIDLAND FUNDING, 2365 NORTHSIDE DR STE 300,  
 SAN DIEGO, CA 92108-2709  
 14888892 E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Sep 07 2018 02:14:48  
 PA DEPT OF LABOR & INDUSTRY, 651 BOAS ST, HARRISBURG, PA 17121-0750  
 14889787 +EDI: PRA.COM Sep 07 2018 06:03:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14888893 +EDI: RMSC.COM Sep 07 2018 06:03:00 SYNCHRONY BANK/ JC PENNEYS, ATTN: BANKRUPTCY DEPT,  
 PO BOX 965060, ORLANDO, FL 32896-5060  
 14888894 +EDI: RMSC.COM Sep 07 2018 06:03:00 SYNCHRONY BANK/AMAZON, ATTN: BANKRUPTCY DEPT,  
 PO BOX 965060, ORLANDO, FL 32896-5060  
 14888895 +EDI: RMSC.COM Sep 07 2018 06:03:00 SYNCHRONY BANK/SAMS CLUB, ATTN: BANKRUPTCY DEPT,  
 PO BOX 965060, ORLANDO, FL 32896-5060

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank of America, N. A.  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-7

User: aala  
Form ID: 309A

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Sep 06, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 08, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2018 at the address(es) listed below:

CSU - OUCTS, PA Labor & Industry ra-li-ucts-bankpitts@state.pa.us  
James Warmbrodt on behalf of Creditor Bank of America, N. A. bkgroup@kmlawgroup.com  
Lisa M. Swope lms@nsslawfirm.com, mmh@nsslawfirm.com;pa73@ecfbis.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Shawn B. Cohen on behalf of Debtor Wayne Roy Hall, II shawn@attysawncohen.com,  
notices@attysawncohen.com;notices1@attysawncohen.com;notices2@attysawncohen.com;centralpabk@gmail.com

TOTAL: 5